Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

	Confirmation No.: 5571
Applicants: BEGGINS et al.	Group Art Unit: 3692
Application No.: 10/022,075	Examiner: Clement B. Graham
Filing Date: 12/18/2001	**AMENDMENT and RESPONSE** to May 18, 2007 Final Office Action and September 9, 2007 Advisory Action
For: APPARATUS AND METHOD FOR FACILITATING COMMUNICATION FOR BORROWERS AND INVESTORS REGARDING COMMERCIAL MORTGAGES	Attorney Docket No.: G04.012
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Sir:

In response to the Non-Final Office Action mailed May 18, 2007 and the Advisory Action mailed September 9, 2007, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 11 of this paper.